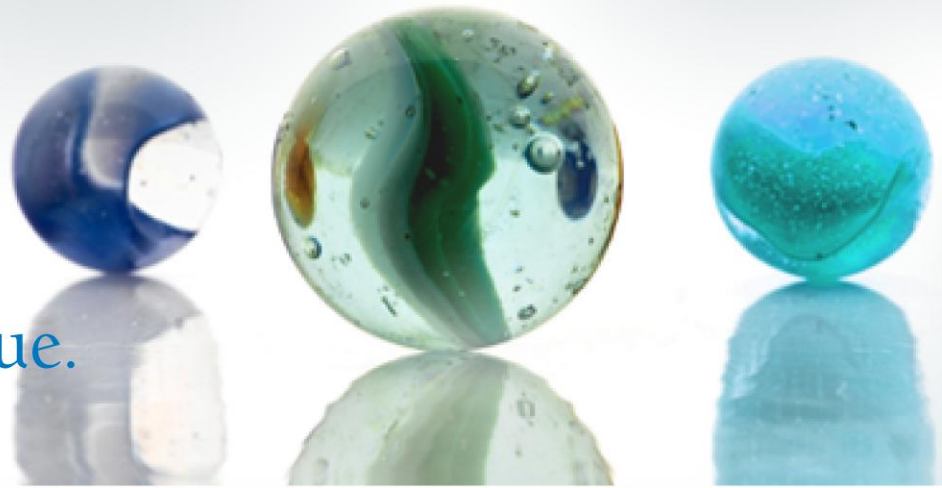




critical3  
marketing

Get focused. Drive revenue.



# Marketing Technology to Financial Institutions – What's working in a challenging economy?

*AFT Fall Conference, Sept 17*

# Introductions

## Critical3 Marketing

**Julie Smith**  
Founding Principal

**Lorie O'Neill**  
Principal

## Panelists

**Andy Grinstead**  
Senior Vice President,  
Fiserv Bank Intelligence  
Solutions

**Doug McGregor**  
CEO,  
WebEquity Solutions

**Joe Williamson,**  
VP of Product Innovation  
and Interactive Marketing,  
cbanc Network

# Agenda

- What we see working today.
- Social media – what's the key to getting a ROI?
- Panel discussion.

# Critical3 Marketing

## B2B Technology and Services

**Get focused. Drive revenue.**



The image shows three service cards arranged horizontally. The first card is purple and features a target icon, the text 'Messaging & Positioning', and the subtext 'If they don't get it ... you've missed the point.' The second card is light blue and features a fork and knife icon, the text 'Lead Generation', and the subtext 'Is your sales team hungry for leads?'. The third card is light green and features a bell icon, the text 'Outsourced Marketing', and the subtext 'Full-service marketing without the full-time investment.' A large, bold, blue text overlay 'Get focused. Drive revenue.' is centered across all three cards.

- Messaging & Positioning**  
If they don't get it ... you've missed the point.
- Lead Generation**  
Is your sales team hungry for leads?
- Outsourced Marketing**  
Full-service marketing without the full-time investment.

Get focused. Drive revenue.

# Critical3 Marketing

## Financial Services Clients



HOLTMAYER & MONSON



Work smart. Lend profitably.



critical3  
marketing

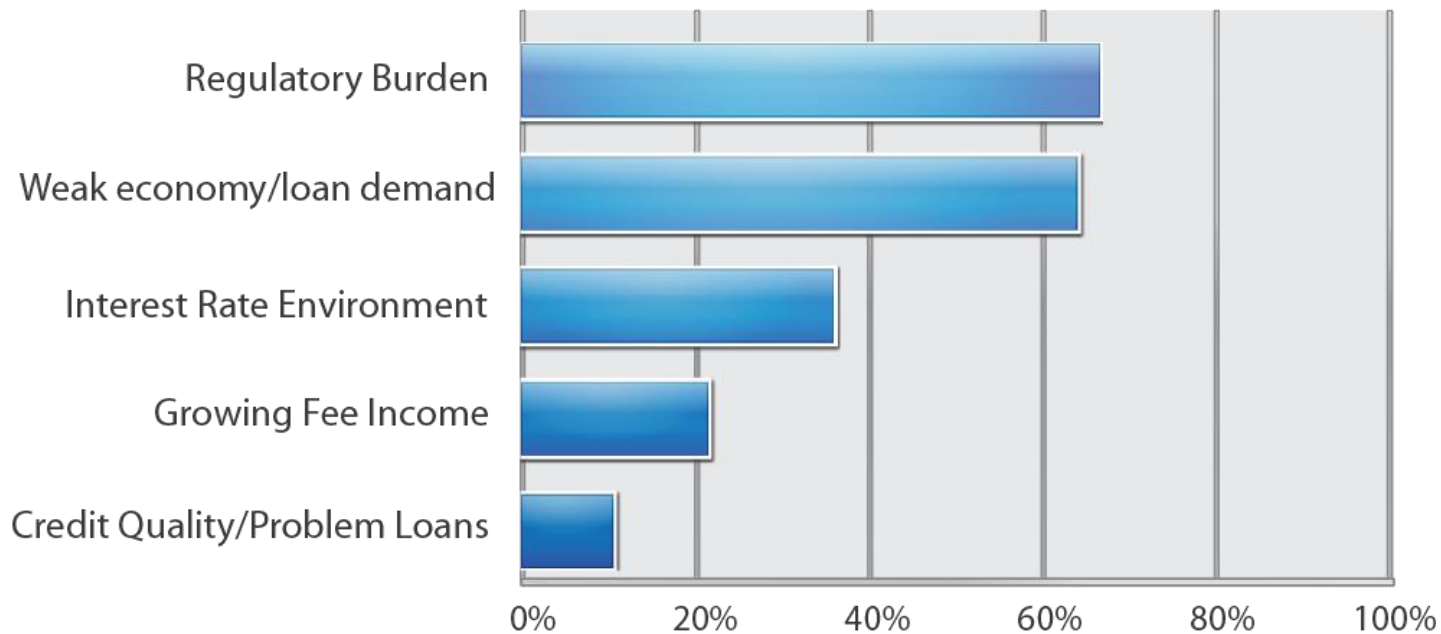
Get focused. Drive revenue.

# Know your audience.

Voice of the customer  
Urgent needs  
What's top of mind  
Communications  
Voice of the customer  
What's top of mind  
Voice of the customer

# Know your audience.

## Community Bank CEO Major Concerns for 2012



Source: *Insights Into 2012 Survey*, Abound Resources, Inc.

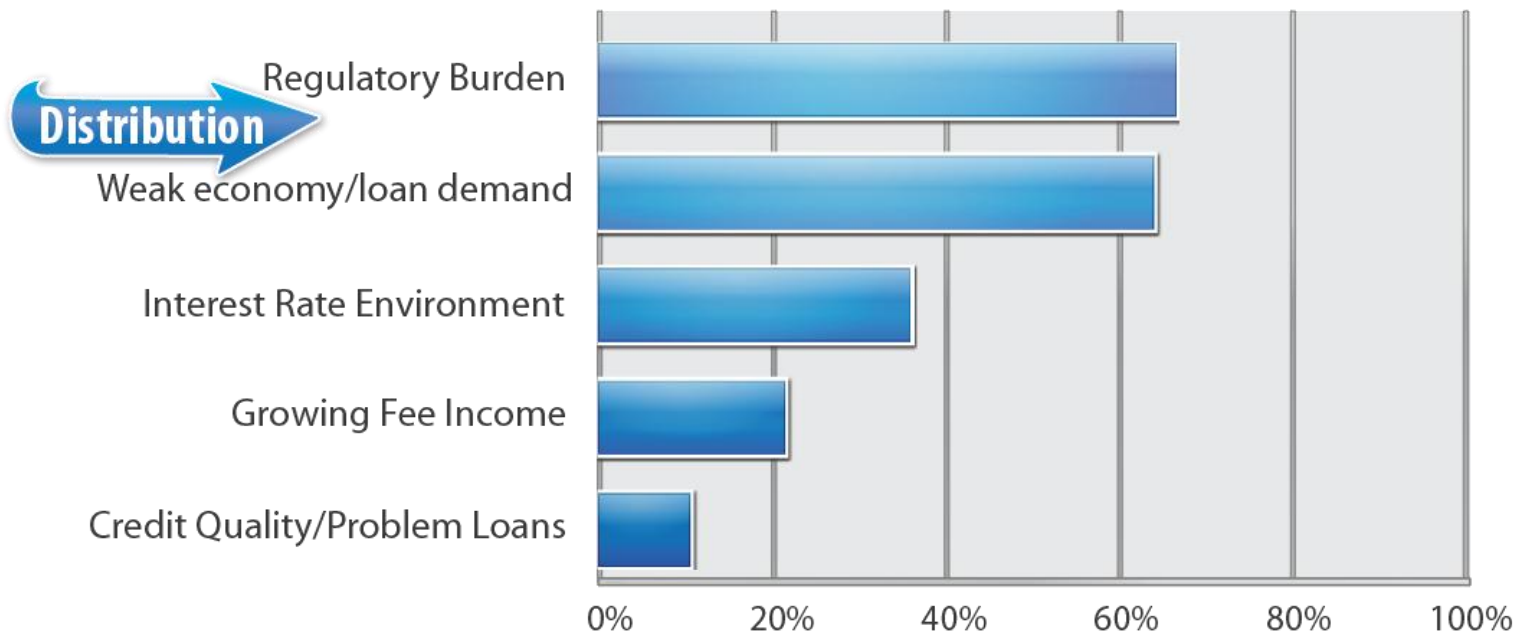
Get focused. Drive revenue.



# Know your audience.

Distribution

## Community Bank CEO Major Concerns for 2012



Source: Insights Into 2012 Survey, Abound Resources, Inc.

Get focused. Drive revenue.



Are you marketing  
your solutions to these  
**urgent** needs?

Get focused. Drive revenue.



What's the best way  
to **reach** today's  
banking executives?

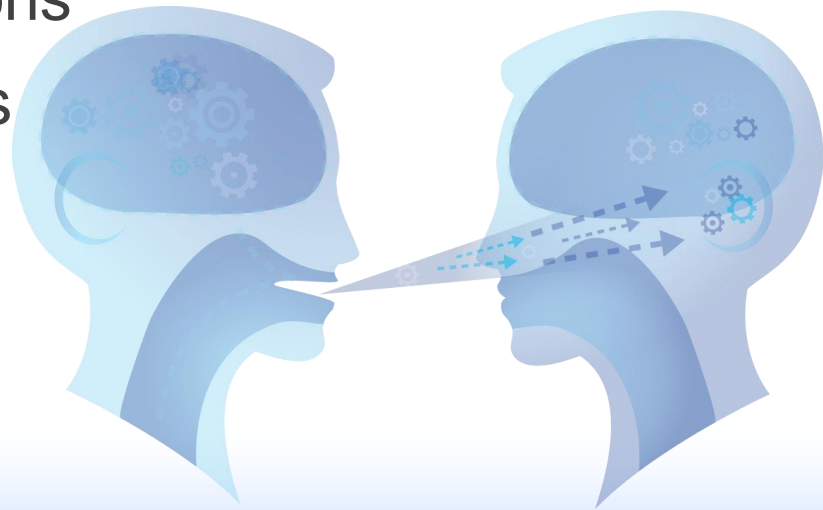
Get focused. Drive revenue.



# Voice of the customer interviews.

## The approach is critical.

- On-on-one Conversations
- Define Clear Objectives
- Customer Focused
- Skills to Conduct Open Conversations



# How did you first learn about us?

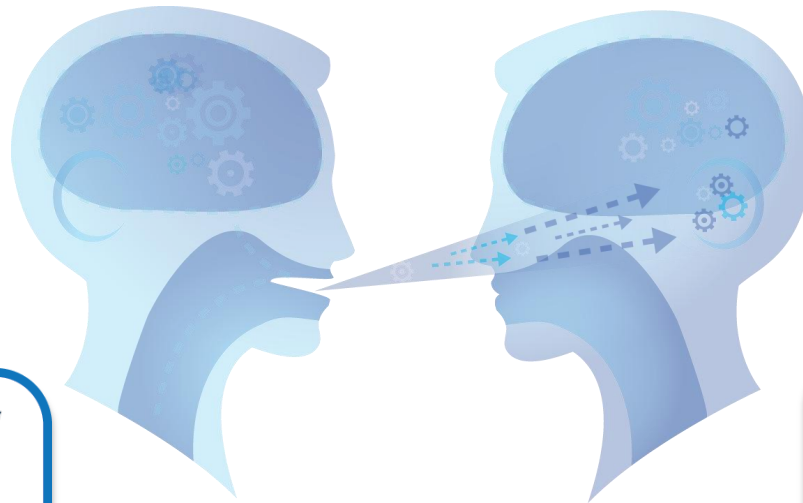
**Peer Referrals**

**Webinars**

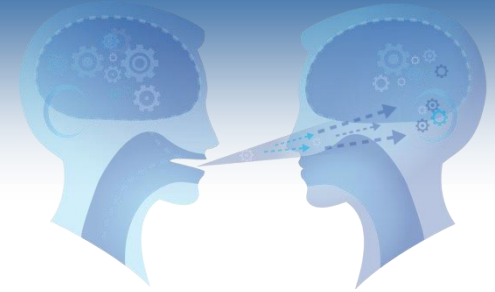
**Workshops /  
Speaking  
Sessions**

**Cold Call**

**Conferences**



# What's the best way to communicate with you?

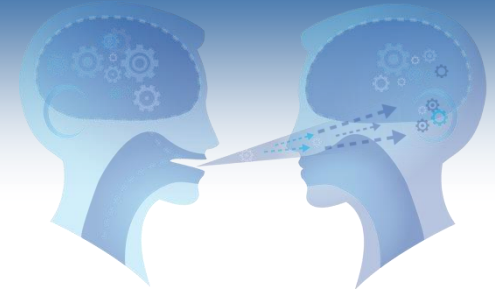


## Best Ways to Communicate

- Word of mouth

“If a banker tells me about it,  
that says a lot.”

# Voice of the customer.



## Best Ways to Communicate

- Word of mouth
- Face-to-face (conferences, peer groups, etc.)

“It’s always better to personally see the product or hear firsthand from the company.”

# Voice of the customer.

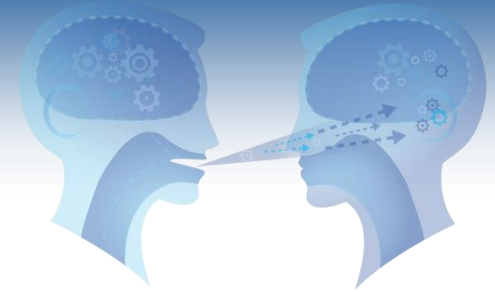


## Best Ways to Communicate

- Word of mouth
- Face-to-face – conferences and peer groups
- Email/direct mail

“If I open the mail, it needs to get my attention in 5 seconds or it goes in the trash.”

# Voice of the customer.

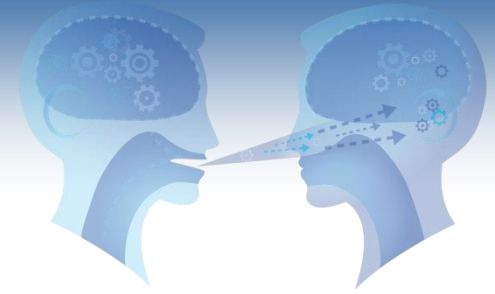


## Best Ways to Communicate

- Word of mouth
- Face-to-face – conferences and peer groups
- Email/direct mail – but you have to get my attention quickly
- Endorsements

“It gives me piece of mind and we don’t have the resources to do the due diligence ourselves.”

# Voice of the customer.



## Best Ways to Communicate

- Word of mouth
- Face-to-face – conferences and peer groups
- Email/direct mail – but you have to get my attention quickly
- Endorsements
- Online events

“I don’t have a lot time, so I only attend webinars on topics that grab my attention.”

# What we see working today.

Basics Sing Referrals  
Content is King  
Basics Sing Social Media  
Content is King  
Social Media  
Referrals  
Basics Sing  
Content is King  
Social Media  
Referrals

Content Marketing is a  
big **buzz** word  
in 2012.

Get focused. Drive revenue.



# Ingredients of successful content.

- Engage and Inform vs. Interrupt & Sell
- It's Should be About Quality NOT Quantity
- Speaks Directly to an Urgent Need
- Gets to the Point (quickly!)
- Useful and Practical

# Content strategy - repurpose.

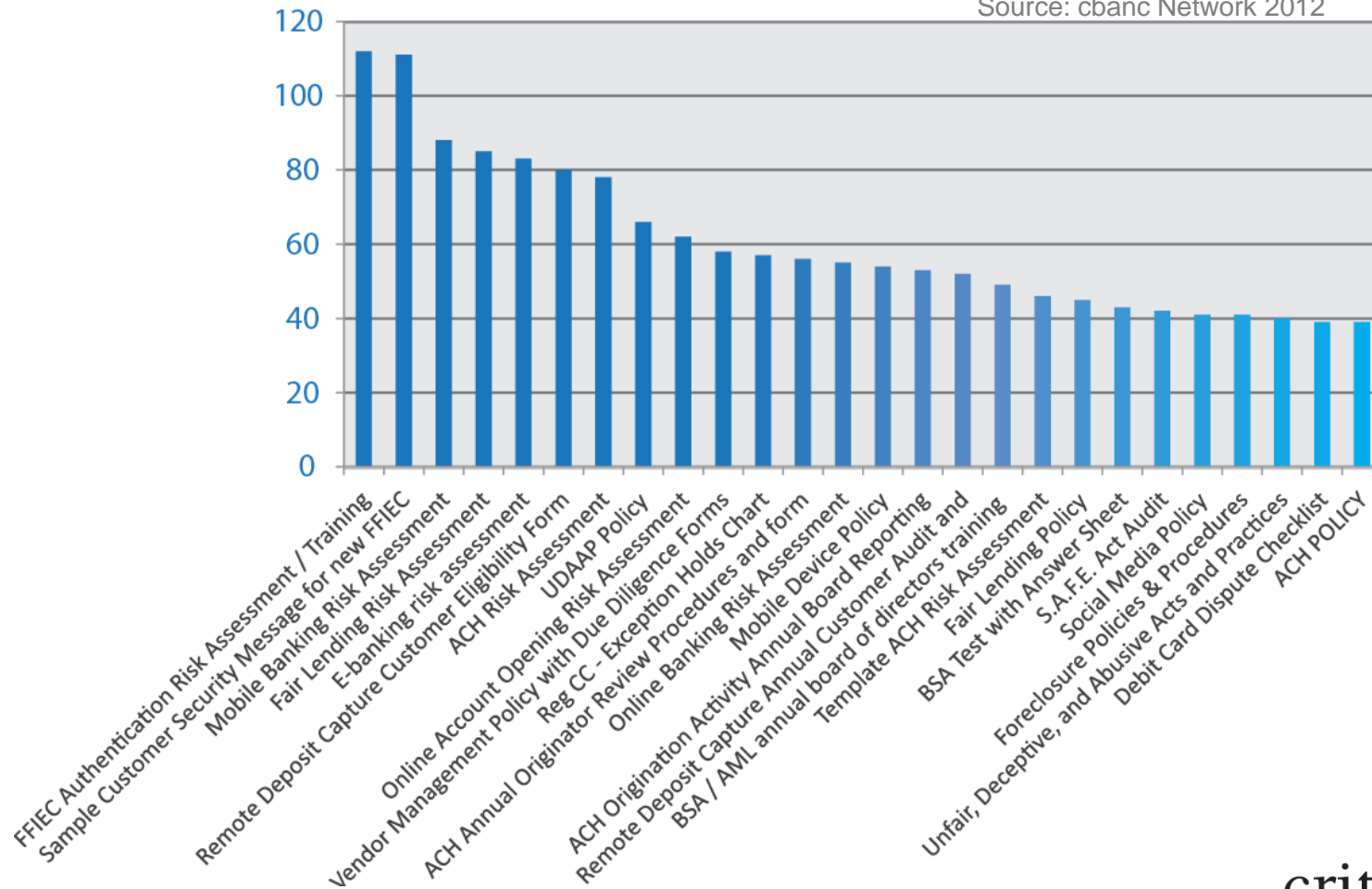


Get focused. Drive revenue.

# So what content has been popular?

## By Purchase Volume

Source: cbanc Network 2012



Get focused. Drive revenue.



# cbanc Network – Top 10.

1. FFIEC Authentication Risk Assessment / Training Packets / Project Plan
2. Sample Customer Security Message for new FFIEC Guidance
3. Mobile Banking Risk Assessment
4. Fair Lending Risk Assessment
5. E-banking risk assessment
6. Remote Deposit Capture Customer Eligibility Form
7. ACH Risk Assessment
8. UDAAP Policy
9. Online Account Opening Risk Assessment
10. Vendor Management Policy with Due Diligence Forms

# So what content has been popular?

**Allowance for Loan and Lease Losses (ALLL) Best Practices**

Fresh Perspective AHEAD

WebEquity solutions®

Q&A

**Information Security and Data Privacy 2012 Exam/Audit Readiness Checklist**

Make certain your organization is ready for your next Exam or Audit.



The key is to ensure that you have a comprehensive Information Security and Data Privacy Program in place and it is current, then you should be in good shape. The following checklist provides a practical tool which will help make certain you have addressed the "HOT" Exam/Audit areas of focus for this year.

Indicate if you have completed these critical steps.

ICBA Recommended SBA Lending Services Provider

http://www.holtzandmon.com/our-services/sba-loan-yield-calculator.php

hm HOLTMEYER & MONSON

OUR SERVICES OUR CLIENTS NEWSLETTER WHY HOLTMEYER & MONSON NEWS & EVENTS

Our Services

- Services Overview
- Why SBA Lending
- Loan Consulting & Packaging
- Loan Closing Services
- Securitization & Sale
- Servicing & Portfolio Management
- SBA Loan Yield Calculator

**SBA Loan Yield Calculator**

Rate:  (%) Loan Amount:  (\$)

Term:  (yrs) Sale Premium:  (%)

Bank Cost of Funds:  (%)

Guarantee:  (%)

**Calculate Your Earnings!**

See how much non-interest fee income you can gain. Enter your SBA loan information. We'll provide the estimate.

Contact us about starting or expanding a successful SBA lending function. 800.340.7304

© 2012 Holtmeyer & Monson

Contact Us | Privacy Policy | Site Map | 800.340.7304

Thinkbank® From Chris Bledsoe

Banker'sDashboard

MONTHLY PERFORMANCE TIPS FOR BANKERS

August 2012

CEO's Message

**A Simpler Approach To Effective Budgeting**

We all know that community banking is changing. We hear it every day. And I think we can all agree that the skill level of the average community banker is going to be a lot higher in three or four years. It's got to be -- as a matter of survival. Which means we can't afford to be sitting idle right now.

So how do we start thinking like the banker of the future? Start by taking on the budgeting and forecasting process. I know, this can be a real monster. But there are tools you can use to make the challenge a lot less ferocious.

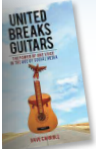
In This Issue

- > CEO's Message
- > Spotlight
- > Community Dialogue
- > Think About It
- > 2012/2013 FOMC Calendar
- > Events to Note

White Paper

**Five Steps to Improving Branch Profitability:**

Getting Focused on the Right Things



because  
great reminder of  
the customer's bad  
emotions can find its way to  
sis, thousands and, in  
rise, millions of potential  
rriers. To find out more,  
a Spotlight article in  
see.

some of  
Clients.  
sent videos >



critical3  
marketing

Get focused. Drive revenue.

www.pivotgroup.com

What programs are  
working and **why.**

Get focused. Drive revenue.



# Making the basics sing.

## ■ Webinars

- Focused topics perform best
- Educational vs. sales demo
- Strong call-to-action
- Diligent follow-up and accountability



Get focused. Drive revenue.

# Making the basics sing.

## ■ Email Marketing

- Content driven
- Events
- One call-to-action
- Diligent follow-up and accountability

Email Campaign	Content Type	Downloads
Commercial Lender Exam Checklist	Checklist	663
RE Valuations	Q&A	599
ALLL	Q&A	463
FFIEC Authentication Guidelines	Worksheet	364



critical3  
marketing

# Making the basics sing.

## ■ Direct Mail

- Personalized data
- Creative dimensional mailings work when highly targeted
- Always integrated with outbound calling



# Making the basics sing.

## ■ Conferences

- Leverage endorsements to the hilt
- Speaking
- Creative direct mail to drive booth traffic
- Putting your best “foot” forward – who man’s your booth?
- Diligent follow-up and accountability

**SCRATCH MATCH 2**  
FOR A CHANCE TO  
**WIN \$100**  
(5 WINNERS!)

 WebEquity®  
Lending

 WebEquity®  
Risk Dashboard

 WebEquity®  
ALLL

Bring this card to **BOOTH 411**  
at the **ICBA National  
Convention and Techworld.**  
*If you have two matches,  
this card is your ticket to enter  
our drawings for \$100!*

**March 11 - 15**  
Gaylord Opryland Resort &  
Convention Center, Nashville, TN

This box  
indicates  
the 2 x 1  
Silver  
Scratch off  
area and  
does not  
print

 WebEquity  
solutions®  
*Work smart. Lend profitably.*

# But what about **referrals?**

Get focused. Drive revenue.



# Referrals – what we know is...

## ■ Referrals

- Programs usually do NOT work
- Asking for the referral
- Peer group invitations
- Co-speaking engagements
- Thanking your referral sources
- Deliver a remarkable product and service



# What about Social Media?



# 4 KEYS TO SOCIAL MEDIA ROI

Joe  
Williamson

VP Product  
Innovation

CBANC  
Network

# WHERE I GAINED MY INSIGHT

## ■ Turnarounds

- Always a function of Marketing
- Focus on Customers

## ■ Speak Social

- Social Media B2B focused Agency
- Grew and Sold

## ■ CBANC Network

- Social Applied to Banking
- Closed Networks are the Future

# MYTHS OF SOCIAL MEDIA

**NOT Free**

**NOT Magic**

**NOT Game for Kids**

**NOT New**

# SHOULD YOU DO IT?

- What is “Social Media”?
  - Any digital means of connection
- Where are your customers spending their time
- Can you connect with them?

**Facebook**

**Twitter**

**LinkedIn**

**Blogs**

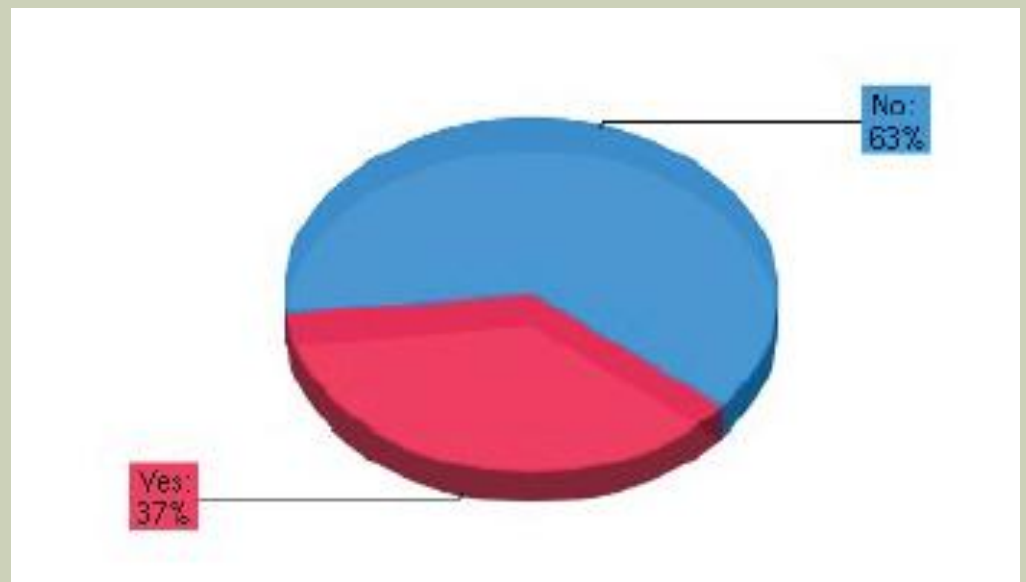
**Forums**

**Review Sites**

# SHOULD YOU DO IT?

- Does your Institution have a Social Media Presence?

Assets	Yes
All	37%
> 750m	60%
< 250m	29%



# SHOULD YOU DO IT?

- *Should* your Institution have a Social Media Presence?

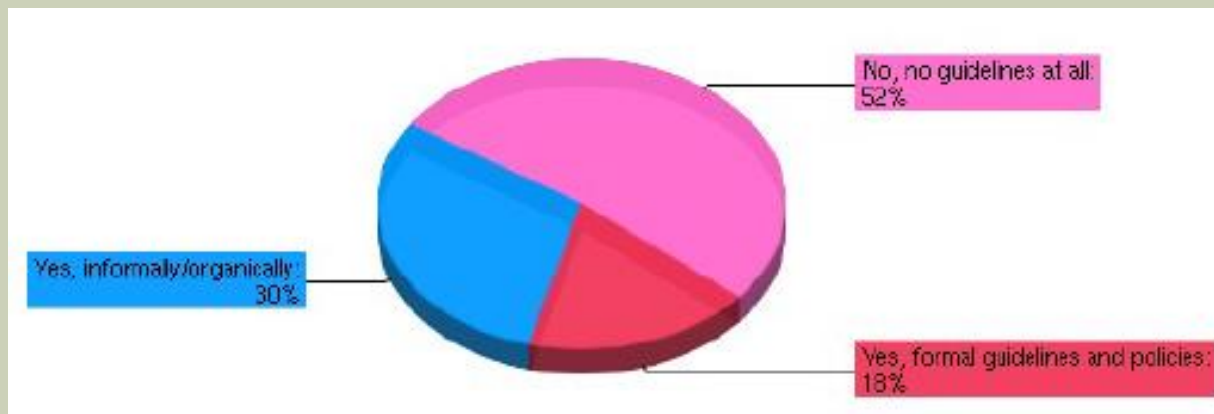
Assets	Yes	No Opinion	No
All	50%	18%	32%
> 750m	72%	8%	20%
< 250m	43%	20%	37%



# SHOULD YOU DO IT?

- Are you provided with any Social Media Guidelines?

Assets	Formal	Informal	Total
All	18%	30%	48%
> 750m	29%	33%	62%
< 250m	12%	27%	39%



# 4 KEYS TO SOCIAL MEDIA ROI

- **Set a Clear Goal**
- **Ignore the Chaff**
- **Quality > Quantity**
- **DO YOUR JOB**

# 1. SET A CLEAR GOAL

- Fuzzy Goals Create Fuzzy ROI
- Most organizations REFUSE to set specific goals
- Two Steps
  - Who is your Target Customer?
  - Where do you want to influence the Sales Funnel?

# 1. SET A CLEAR GOAL

- Who is your Target Customer?
- Questions to ask:
  - Where do they spend their time?
  - How do they make a buying decision?
  - What are their pain points?
  - Who do they trust?
  - What can you learn from LISTENING?
  - What can you learn from their BEHAVIOR?

# 1. SET A CLEAR GOAL

- Where do you want to influence the Sales Funnel?
- Examples:
  - Brand Awareness
  - Generate Leads
  - Validation
  - Education
  - Customer Service
  - Repeat Buy

# 1. SET A CLEAR GOAL: EXAMPLE

- **Dodge Sienna Minivan**
- **Customer**
  - Families
  - Mom makes most decisions
  - Dad can veto
  - Dad's are vetoing Minivan Purchases
- **Sales Funnel**
  - Validation
  - Need for Dads to stop vetoing purchase

# 1. SET A CLEAR GOAL: EXAMPLE

## ■ Dodge



**@SnoopDogg**

Snoop Dogg ✓

These homies know the deal. Wonder if this swagger wagon can fit 22's?

SPINNIN! <http://bit.ly/a72hmg> (Ad)

6 May 10 via [Ad.ly Network](#) ☆ Favorite ↻ Retweet ↩ Reply



# 1. SET A CLEAR GOAL: EXAMPLE

- CBANC Network Vendor Content
- **QUALITY** content
- **91** Downloads

[Search Network](#)

### Remote Deposit Capture Risk Assessment (For Customer, not Branch)

**Provided By:**  [RLR Management](#), Ruth Razook ([3rd Party Content](#))  
**Category:** [Back Office/Deposit Operations](#)  
**Listing Type:** Document (.doc)  
**Hours Spent:** 1 hours  
**# of Pages:** 16  
**Date Added:** 09/04/2009  
**Purchases:** 91  
**Rating:** 

**Description**

This is a Risk Assessment template for Remote Deposit Capture customers that may be able to be modified for Branch Capture.

**100 points**

You or someone at your financial institution has already purchased this listing, [click here](#) to view your purchases

### Related Topics

[Authentication Guidance - Sleeper Details](#)

## 2. IGNORE THE CHAFF

- Fuzzy Goals Create Fuzzy ROI
- All Numbers are **NOT** created equal
- Pay Per Click Campaign:

Campaign	Clicks	Leads	Sales	Sales
A	5,000	62	4	\$5,000
B	7,500	28	7	\$3,500

## 2. IGNORE THE CHAFF

- Presidential Candidates Buy Followers

- Key Numbers:

- 1,000,000

- 1,000

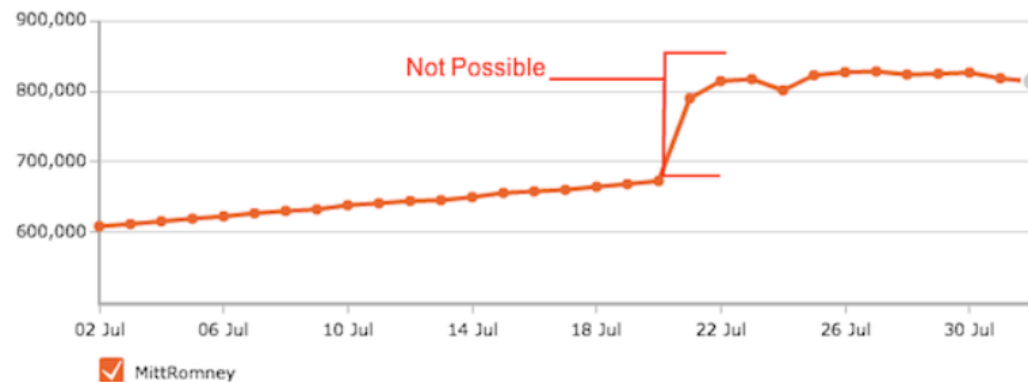
### Caught Blue-Handed: Someone Is Buying Mitt Romney Twitter Popularity



GREGORY FERENSTEIN ✓

Tuesday, July 31st, 2012

17 Comments



## 2. IGNORE THE CHAFF

- Look at who you are reaching
- Survey of **10 Twitter** feeds of Banking Vendors

<b>Total Followers</b>	<b>4,712</b>
<b>Bankers / Banks</b>	<b>6%</b>
<b>Vendors</b>	<b>13%</b>
<b>Industry</b>	<b>15%</b>
<b>Fake</b>	<b>52%</b>

# 3. QUALITY > QUANTITY

- Quality is in the Eye of the Beholder
- Quality content takes time
- Formula:
  - Insight
  - Introduction
  - Conversion

# 3. QUALITY > QUANTITY

## ■ CBANC Network Backstage Pass

### Compliance Program Structure - banks under \$500 million

**FOLLOW THIS**

asked by a **WI** Bank with **between \$0 and \$250 million** in assets

We are a \$225 million community bank with six branches located in the midwest. We currently have one dedicated compliance officer and an internal auditor. We are working on a succession plan for our compliance officer who plans to retire in the next two years or so. We would appreciate input from banks up to \$500 million regarding the structure of your compliance program. Do you have a dedicated compliance officer; compliance council, any other compliance staff? Does the compliance officer wear more than one hat? How much compliance is outsourced? Does your compliance staff perform regular audits or do you rely on an outside auditor for regulatory compliance reviews?

12 answers

- Continuity Control
- Target Customer?
- Increase Validation?

# 3. QUALITY > QUANTITY

## ■ CBANC Network Backstage Pass

answer by  **Continuity Control, Andy Greenawalt**

Your structure and challenges are very common ones that we see all the time in community banks. At \$225M it's impossible to afford the scale needed to keep up with the increasing rate regulatory change, ever increasing costs, and the need to afford to modernize technology. **Insight** the bench strength needed to get ahead of the issue. All of these issues result in a typical community bank spending 15% more each year with nothing to show for it. In looking at the massive disadvantage community banks face in being able to afford the drain of compliance relative to the megabanks, it's clear that the issue of HOW to do this work needed to be reinvented.

At Continuity Control we've done exactly this. By rethinking and re-engineering the compliance process, huge improvements, cost and **Introduction** multiple terms. We've developed a new business model to let community banks work together with each other and our team of experts in a way that the experts at IDC called, "a breakthrough in how to think about compliance".

As you wrestle with your succession planning issue I'd like to invite you learn more about Continuity Control. **Conversion** (re)think your compliance. You can see how much compliance can be improved by rethinking it. You can register for it by visiting [www.continuity.net/rethink](http://www.continuity.net/rethink)

[3rd Party Content](#)

# 3. QUALITY > QUANTITY

- Quality starts by adding value and insight
- Most Campaigns are just Introduction
  - Press Releases
  - New Hires
  - New Products
- Some are just Conversion
  - Sales
  - Product Specs
  - Click to learn more about our product... on our conversion page

# 4. DO YOUR JOB

- Superman is an Alien!
- Dachis Group Study of firms with “Successful” Social Presence
- Key Findings:
  - Median Salary of employee doing updates:  
\$114,750
  - Department with Most participants:  
IT
  - Department with Expensive participant:  
Innovation - \$150k Median, \$400k top

# WHO'S RESPONSIBLE FOR SOCIAL BUSINESS?



XPLANE | DachsGroup  
Data. Business. Designed.

Here are our key takeaways from The 2.0 Adoption Council salary survey.



## SENIORITY

With 94 member responses, our median salary landed at \$114,750 — Director level. Note how the bottom area of the chart is almost completely empty. Translation: Working on 2.0 initiatives is not a “social sandbox” for tire-kicking, groundswell, low-level employees.



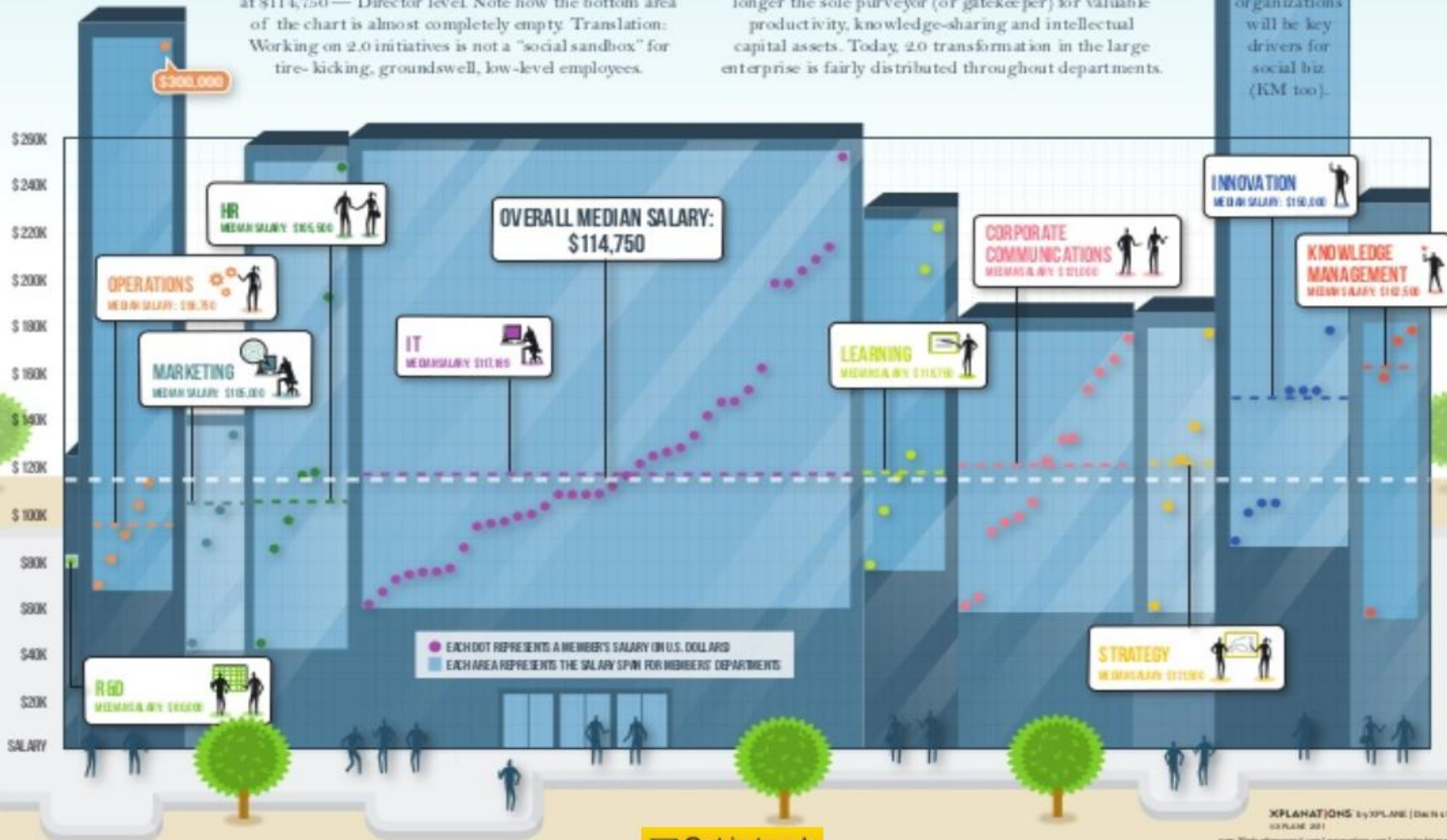
## DEPARTMENTAL VARIETY

While still well represented, IT departments are no longer the sole purveyor (or gatekeeper) for valuable productivity, knowledge-sharing and intellectual capital assets. Today, 2.0 transformation in the large enterprise is fairly distributed throughout departments.



## VISION

Innovation organizations will be key drivers for social biz (KM too).



Get in touch

XPLANATIONS by XPLANE | DachsGroup  
XPLANE 2011

www.2.0adoptioncouncil.com | www.xplane.com | www.dachsgroup.com

## 4. DO YOUR JOB

### Social Media Job Functions:

Strategy

Writing

SEO

Engagement

Design

Analytics

# 4 KEYS TO SOCIAL MEDIA ROI

- **Set a Clear Goal**
- **Ignore the Chaff**
- **Quality > Quantity**
- **DO YOUR JOB**

# Panel Discussion

Get focused. Drive revenue.





## Panelists

**Andy Grinstead**  
Senior Vice President,  
Fiserv Bank Intelligence  
Solutions

**Doug McGregor**  
CEO,  
WebEquity Solutions

**Joe Williamson,**  
VP of Product Innovation  
and Interactive Marketing,  
cbanc Network



# Best Lead Sources

Get focused. Drive revenue.





# Customer Acquisition

Get focused. Drive revenue.





# Webinar Programs

Get focused. Drive revenue.





# Search

Get focused. Drive revenue.





# Content Marketing

Get focused. Drive revenue.





# Marketing Disappointments

Get focused. Drive revenue.





# Social Media

Get focused. Drive revenue.





# Blogs

Get focused. Drive revenue.



# Questions?

**Julie Smith**  
404.873.6212  
[jsmith@critical3.com](mailto:jsmith@critical3.com)

**Lorie O' Neill**  
770.594.2366  
[loneill@critical3.com](mailto:loneill@critical3.com)

*Thank you!*